

WHAT IS CLAIMED IS

1 1. A method comprising:

2 determining, by a first entity and using data associated with a user, a list of one or more
3 other entities that provide network-accessible accounts;

4 enabling the user to select a second entity from the list of one or more other entities; and

5 enabling the user to provide access information for a network-accessible account that is
6 provided by the second entity.

1 2. The method of claim 1 wherein determining the list further comprises determining
2 personalization data associated with the user.

1 3. The method of claim 2 wherein the personalization data includes a characteristic shared by
2 a pre-defined group of users.

1 4. The method of claim 3 wherein the characteristic comprises one of a geographical
2 location, a type of computer, a type of operating system, a pattern of web navigation, and an
3 amount of money in a financial account.

1 5. The method of claim 2 wherein determining the personalization data further comprises:
2 providing a personalization test to the user; and
3 analyzing one or more answers of the user from the personalization test.

1 6. The method of claim 2 wherein determining the personalization data further comprises
2 automatically collecting a characteristic associated with the user.

1 7. The method of claim 1 wherein enabling the user to select a second entity further
2 comprises displaying the list of one or more entities to the user.

1 8. The method of claim 1 wherein determining further comprises determining one or more
2 entities that have a relation to the first entity.

1 9. The method of claim 8 wherein determining one or more entities that have a relation to the
2 first entity further comprises:

3 identifying the one or more entities that have the relation to the first entity; and

4 ordering the list based on the relation.

1 10. The method of claim 8 wherein the relation comprises competition.

1 11. The method of claim 8 wherein the relation comprises a partnership.

1 12. The method of claim 1 wherein the access information comprises:

2 a user identifier for the account; and

3 an account authenticator.

1 13. The method of claim 1 wherein the access information for the network-accessible account
2 makes the network-accessible account automatically accessible over a network.

1 14. The method of claim 1 wherein the data about the user comprises at least one of a name, a
2 geographic location, a computer system used by the user, and a history of web-navigation.

1 15. The method of claim 1 further comprising providing one or more accounts to the user.

1 16. The method of claim 15 wherein the data associated with the user comprises information
2 about the accounts provided by the first entity.

1 17. The method of claim 16 wherein the information comprises a balance of a first account
2 provided by the first entity.

1 18. The method of claim 1 further comprising adding the network-accessible account to an
2 aggregation of accounts.

1 19. The method of claim 18 further comprising:

2 enabling the user to select a first account provided by the first entity; and

3 adding the first account to the aggregation of accounts.

1 20. The method of claim 1 wherein the first entity comprises a financial institution, the
2 method further comprising providing, by the first entity, one or more financial accounts to the
3 user.

1 21. The method of claim 1 wherein enabling the user to select a second entity further
2 comprises enabling the user to select a second entity comprising a financial institution from
3 the list of one or more entities that provide financial accounts.

1 22. The method of claim 1 wherein enabling the user to select a second entity further
2 comprises enabling the user to select a second entity from the list of one or more entities that
3 provide email accounts, frequent flier accounts, or calendar accounts.

1 23. A system comprising:

2 a server;

3 a database managed by a first entity;

4 a web page interface to the first server; and

5 a program configured by a first entity to:

6 access data associated with a user from the database;

7 determine, using the data associated with the user, a list of one or more entities that
8 provide network-accessible accounts;

9 enable the user to select a second entity from the list of one or more entities; and

10 enable the user to provide access information for a network-accessible account that is
11 provided by the second entity.

1 24. The system of claim 23 wherein the program is further configured to:

2 provide a personalization test to the user; and

3 analyze one or more answers of the user from the personalization test.

1 25. The system of claim 24 wherein the personalization test includes a characteristic shared
2 by a pre-defined group of users.

1 26. The system of claim 23 wherein the program is further configured to:

2 display the list of one or more entities to the user.

1 27. The system of claim 26 wherein the program is further configured to:

2 identify one or more entities in the list whose business has a relation to the business of
3 the first entity; and

4 prioritize the identified one or more entities in the display of the list.

1 28. The system of claim 27 wherein the relation comprises competition.

1 29. The system of claim 27 wherein the relation comprises a partnership.

1 30. The system of claim 23 wherein the access information comprises:

2 a user identifier for the account; and

3 an account authenticator.

1 31. The system of claim 30 wherein the access information for the network-accessible

2 account makes the network-accessible account automatically accessible over a network.

1 32. The system of claim 23 wherein the data about the user comprises at least one of a name,
2 a geographic location, a computer system used by the user, and a history of web-navigation.

1 33. The system of claim 23 wherein the first entity provides one or more accounts to the user.

1 34. The system of claim 23 wherein the data associated with the user comprises information
2 about the accounts provided by the first entity.

1 35. The system of claim 34 wherein the information comprises a balance of a first account
2 provided by the first entity.

1 36. The system of claim 23 wherein the program is further configured to add the network-
2 accessible account to an aggregation of accounts.

1 37. The system of claim 36 wherein the program is further configured to do the following:
2 enable the user to select a first account from the accounts provided by the first entity; and
3 add the first account to the aggregation of accounts.

1 38. The system of claim 23 wherein the first entity comprises a financial institution and the
2 first entity provides one or more financial accounts to the user.

1 39. The system of claim 23 wherein the program is further configured to enable the user to
2 select a second entity that comprises a financial institution from the list of one or more
3 entities that provide financial accounts.

1 40. The system of claim 23 wherein the program is further configured to enable the user to
2 select a second entity from the list of one or more entities that provide email accounts,
3 frequent flier accounts, or calendar accounts.

1 41. An article comprising a machine-readable medium storing instructions operable to cause
2 one or more machines to perform operations comprising:

3 determining, by a first entity using data associated with a user, a list of one or more other
4 entities that provide network-accessible accounts;

5 enabling the user to select a second entity from the list of one or more other entities; and

6 enabling the user to provide access information for a network-accessible account that is
7 provided by the second entity.